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From: Anne Muldoon [mailto:anne.muldoon@comcast.net]

Sent: Sunday, September 13, 2015 9:30 PM

To: EBSA, E-ORI - EBSA

Subject: RIN 1210-AB32

My job is to manage the ESOP for my company. So many of our employees have no idea where to invest their distributions. They don't have basic investing knowledge and some of them have some crazy ideas about the economy (they say it's from listening to Ron Paul-- I don't know what he's saying but he sure is creating fear). I suspect that many of our ESOP participants are being targeted by financial advisors because the Plan has done very well. I tell people not to invest in anything they don't understand. They need financial advisors they can trust and if they knew what Michelle Singletary wrote about they would be very dismayed. The lack of financial "savvy" is what allows unscrupulous people to prosper off the unwitting backs of others. This needs to change. Please consider the breadth of this problem. It is heartbreaking to see so many people making poor decisions because they don't understand investing and don't know who to trust.

Anne Muldoon

Sent from my iPad